

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

In re:

LAWRENCE STACKHOUSE JR  
CAROLE STACKHOUSE  
Debtor(s)

Case No. 23-11853-AMC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/23/2023.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/21/2024.
- 6) Number of months from filing or conversion to last payment: 5.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,352.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$10,933.00
Less amount refunded to debtor	\$9,961.02

**NET RECEIPTS:**

**\$971.98**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$971.98
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$971.98**

Attorney fees paid and disclosed by debtor: \$1,878.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACHIEVE PERSONAL LOANS	Unsecured	NA	3,679.62	3,679.62	0.00	0.00
AIDVANTAGE ON BEHALF OF: DEPT	Unsecured	NA	371,101.90	NA	0.00	0.00
ALBINA STACKHOUSE	Unsecured	NA	24,000.00	24,000.00	0.00	0.00
ALBINA STACKHOUSE	Secured	NA	28,320.00	36,816.00	0.00	0.00
BANK OF MISSOURI	Unsecured	NA	110.49	110.49	0.00	0.00
CAPITAL ONE AUTO FINANCE, C/O	Secured	NA	22,922.47	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	654.90	654.90	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	807.27	807.27	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	990.89	990.89	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	2,794.90	2,794.90	0.00	0.00
CITADEL CREDIT UNION	Unsecured	NA	2,471.65	2,471.65	0.00	0.00
CREDIT ACCEPTANCE	Secured	NA	11,741.43	360.79	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	NA	68,083.11	81,699.76	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	4,994.92	4,994.92	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	25,249.02	25,249.02	0.00	0.00
LVNV FUNDING	Unsecured	NA	952.97	952.97	0.00	0.00
ONE MAIN FINANCIAL	Unsecured	NA	NA	NA	0.00	0.00
ONE MAIN FINANCIAL	Secured	NA	22,578.85	NA	0.00	0.00
ONEMAIN FINANCIAL GROUP, LLC	Secured	NA	14,550.00	636.48	0.00	0.00
ONEMAIN FINANCIAL GROUP, LLC	Unsecured	NA	8,028.85	8,028.85	0.00	0.00
ONEMAIN FINANCIAL GROUP, LLC	Unsecured	NA	8,745.99	8,745.99	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	351,656.78	8,470.61	0.00	0.00
UPSTART HOLDINGS, INC.	Unsecured	NA	4,972.68	4,972.68	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$997.27	\$0.00	\$0.00
All Other Secured	\$126,986.37	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$127,983.64</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$25,249.02	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$25,249.02</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$63,205.13</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$971.98</u>
Disbursements to Creditors	<u>\$0.00</u>

**TOTAL DISBURSEMENTS :** **\$971.98**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/13/2024

By: /s/ Kenneth E. West

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.